



USAID | GHANA
FROM THE AMERICAN PEOPLE

SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Report on Needs of MSMEs in Elmina, Moree and Anlo

THE
UNIVERSITY
OF RHODE ISLAND
GRADUATE SCHOOL
OF OCEANOGRAPHY



Hɛn Mpoano



SNV SMART
DEVELOPMENT
WORKS

 **SSG ADVISORS**
Catalyzing Development Through Partnership



Sps | **SPATIAL
SOLUTIONS**

This publication is available electronically on the Coastal Resources Center's website at <http://crc.uri.edu>

For more information on the Ghana Sustainable Fisheries Management Project, contact:

USAID/Ghana Sustainable Fisheries Management Project

Coastal Resources Center

Graduate School of Oceanography

University of Rhode Island

220 South Ferry Rd.

Narragansett, RI 02882 USA

Tel: 401-874-6224 Fax: 401-874-6920 Email: info@crc.uri.edu

Citation: Takyi, M., Buabeng, J., Antwi, H. (2015). Report on Needs of MSMEs in Elmina, Moree and Anlo. The USAID/Ghana Sustainable Fisheries Management Project (SFMP), Narragansett, RI: Coastal Resources Center, Graduate School of Oceanography, University of Rhode Island and Central and Western Region Fishmongers Improvement Association. GH2014_ACT012_CEW. 14 pp.

Authority/Disclaimer:

Prepared for USAID/Ghana under Cooperative Agreement (AID-641-A-15-00001) awarded on October 22, 2014 to the University of Rhode Island and entitled; the USAID/Ghana Sustainable Fisheries Management Project (SFMP).

This document is made possible by the support of the American People through the United States Agency for International Development (USAID). The views expressed and opinions contained in this report are those of the SFMP team and are not intended as statements of policy of either USAID or the cooperating organizations. As such, the contents of this report are the sole responsibility of the SFMP Project team and do not necessarily reflect the views of USAID or the United States Government.

Detailed Partner Contact Information:
USAID/Ghana Sustainable Fisheries Management Project (SFMP)
10 Obodai St., Mempeasem, East Legon, Accra, Ghana

Brian Crawford	Chief of Party	brian@crc.uri.edu
Najih Lazar	Senior Fisheries Advisor	nlazar@crc.uri.edu
Patricia Mensah	Communications Officer	patricia.sfmp@crcuri.org
Bakari Nyari	Monitoring and Evaluation Specialist	hardinyari.sfmp@crcuri.org
Don Robadue, Jr.	Program Manager, CRC	don@crc.uri.edu
Justice Odoi	USAID Administrative Officer Representative	jodoi@usaid.gov

Kofi.Agbogah
kagbogah@henmpoano.org
 StephenKankam
skankam@henmpoano.org
 Hen Mpoano
 38 J. Cross Cole St. Windy Ridge
 Takoradi, Ghana
 233 312 020 701

Andre de Jager
adejager@snvworld.org
 SNV Netherlands Development Organization
 #161, 10 Maseru Road,
 E. Legon, Accra, Ghana
 233 30 701 2440

Donkris Mevuta
 Kyei Yamoah
info@fonghana.org
 Friends of the Nation
 Parks and Gardens
 Adiembra-Sekondi, Ghana
 233 312 046 180

Peter Owusu Donkor
 Spatial Solutions
powusu-donkor@spatialdimension.net
 #3 Third Nautical Close,
 Nungua, Accra, Ghana
 233 020 463 4488

Thomas Buck
tom@sng-advisors.com
 SSG Advisors
 182 Main Street
 Burlington, VT 05401
 (802) 735-1162

Victoria C. Koomson
cewefia@gmail.com
 CEWEFIA
 B342 Bronyibima Estate
 Elmina, Ghana
 233 024 427 8377

Lydia Sasu
daawomen@daawomen.org
 DAA
 Darkuman Junction, Kaneshie Odokor
 Highway
 Accra, Ghana
 233 302 315894

Gifty Asmah
giftyasmah@Daasgift.org
 Daasgift Quality Foundation
 Headmaster residence, Sekondi College
 Sekondi, Western Region, Ghana
 233 243 326 178

For additional information on partner activities:

CRC/URI:	http://www.crc.uri.edu
CEWEFIA:	http://cewefia.weebly.com/
DAA:	http://womenthrive.org/development-action-association-daa
Daasgift:	https://www.facebook.com/pages/Daasgift-Quality-Foundation-FNGO/135372649846101
Friends of the Nation:	http://www.fonghana.org
Hen Mpoano:	http://www.henmpoano.org
SNV:	http://www.snvworld.org/en/countries/ghana
SSG Advisors:	http://sng-advisors.com/
Spatial Solutions:	http://www.spatialsolutions.co/id1.html

ACRONYMS

CEDECOM	Central Region Development Commission
CEWEFIA	Central and Western Region Fishmongers Improvement Association
CLaT	Child Labour and Trafficking
DAA	Development Action Association
DSW	Department of Social Welfare
FoN	Friends of Nation
SFMP	Sustainable Fisheries Management Program
SNV	Netherlands Development Organization
USAID	United States Agency for International Development
WFCL	Worst Forms of Child Labour

TABLE OF CONTENTS

Acronyms.....	ii
1.0 INTRODUCTION	1
2.0 METHODOLOGY	1
3.0 OUTCOME	1
3.1 Total Number of Respondents.....	1
3.2 Competencies and Behaviors of MSMEs.....	1
3.3 Basic Knowledge in Accounting and Marketing	2
3.4 Business Name	3
3.5 Business Finance	3
3.6 Health, Safety and Environment	4
3.7 Marketing	5
3.8 Pricing	5
3.9 Record Keeping.....	6
3.10 Post Harvest Management.....	6
3.11 General Training Assessments	7
3.11.1 Areas for Training	8
4.0 CHALLENGES	8
5.0 LESSONS LEARNT	8
6.0 CONCLUSION /WAY FORWARD	9

LIST OF FIGURES

Figure 1 Number of MSMEs	1
Figure 2 Fishing Activities.....	7

LIST OF TABLES

Table 1 Competencies and Behaviors of MSMEs	2
Table 2 Basic Knowledge in Accounting and Marketing.....	3
Table 3 MSMEs Business name	3
Table 4 Financial Knowledge about the Business	4
Table 5 Health, Safety and Environmental Issues	4
Table 6 Basic Marketing Practices	5
Table 7 Pricing.....	6
Table 8 Record Keeping	6
Table 9 Post Harvest Management	7
Table 10 Management Training.....	8
Table 11 MSMEs interest in Business Management Training	8

1.0 INTRODUCTION

As part of the activities of the Sustainable Fisheries Management Project, CEWEFIA under Activity 4.8.3 Fisheries Value chain improvements and livelihoods in Western and Central Regions assessed the needs of selected MSMEs at Elmina in the KEEA Municipal Assembly, Moree in the Abura Asebu Kwamankese District of the Central Region and Anlo in the Shama District of the Western Region. The activity is to aid in identifying the training needs of selected MSMEs to inform capacity building strategy.

2.0 METHODOLOGY

- Focus Group Discussion

Under the focus group discussion, the project team assembled the selected MSMEs and oriented them on the needs assessment tool.

- Face-to-Face Interviews

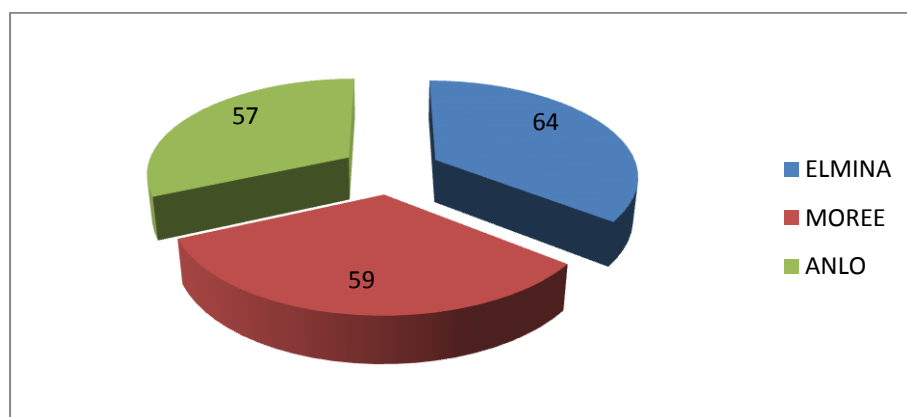
After the orientation, the women were called individually and interviewed. This strategy was used because the team wanted every selected MSME to express herself freely, and enable the interviewers to probe further into the issues under discussion.

3.0 OUTCOME

3.1 Total Number of Respondents

This survey on Training Needs Assessment was carried out in three communities. A total of one hundred and eighty (180) MSMEs were selected from the three communities. Out of this number, 64 were from Elmina, 59 from Moree and 57 from Anlo. This is presented in Figure 1 below.

Figure 1 Number of MSMEs



Source: Field survey, 2015

3.2 Competencies and Behaviors of MSMEs

Fifty-one percent (51.1%) of the respondents had good knowledge about fish processing activities; 50.6% had good financial understanding and commercial ability of their business whilst 39.4% had good communication skills (face-to-face with authorities and customers). Although these women were rated “good” in the above mentioned areas, it was not formal knowledge. The competency levels of the MSMEs are presented in Table 1 below.

Table 1 Competencies and Behaviors of MSMEs

AREA	EXCELLENT		VERY GOOD		GOOD		AVERAGE		POOR	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Adequate knowledge about my business	47	26.1	92	51.1	31	17.2	9	5	1	6
Financial understanding and commercial ability	25	13.9	91	50.6	43	23.9	19	10.6	2	1.1
Communicating outwardly: face-to-face with Authorities and customers i.e. bank officials	22	12.2	71	39.4	49	27.2	21	11.7	17	9.4
AVERAGE PERCENTAGE		44		47		50		19.5		10

Source: Field Survey, 2015

Recommendation

It is recommended that, all the MSMEs including those who already have the basics need to be trained to acquire the needed skills in financial management and also to be empowered to communicate outwardly with the authorities and customers.

3.3 Basic Knowledge in Accounting and Marketing

Generally, the MSMEs (46%) of the respondents were proficient in accounting and marketing. The MSMEs were proficient in customer care and close of sales (60%); calculating profit (55%) and how to invest and grow the business (53.3%). They were however weak in record keeping (56.1%), how to access loan from financial institutions (50.6%) and how to package, store and brand their products to attract more buyers (38.9%). In terms of accessing loans, they explained that the financial institutions charge exorbitant interests making it difficult for them to pay back loans; hence discouraging them from accessing bank loans. On packaging and branding, observations revealed that most of them use cement paper in packaging their fish. The only branding they do is writing their names on their baskets. The MSMEs' inability to keep proper records, access loan and properly package, store and brand their product could be attributed to the low literacy level of MSMEs. This is presented in Table 2.

Table 2 Basic Knowledge in Accounting and Marketing

AREA	VERY PROFICIENT		PROFICIENT		NEED TO KNOW MORE	
	Freq.	%	Freq.	%	Freq.	%
Calculating profit	52	28.9	99	55	29	16.1
Record keeping	17	9.4	62	37.8	101	56.1
Accessing loan from financial institution	21	11.7	68	37.8	91	50.6
Customer care and close of sales	16	8.9	108	60	54	30
Investment and growth of Business	29	16.1	96	53.3	70	38.9
Packaging, Storage and Branding	48	26.7	62	34.4	70	38.9
AVERAGE PERCENTAGE		17		46.3		38.4

Source: Field survey, 2015

Recommendation

From the analysis, 38.4% MSMEs need to be trained on effective and efficient ways to run their fish processing business to earn profit. The MSMEs also need training in how to save and access loans from financial institutions and also to invest in diversified livelihoods to support them during the lean season.

3.4 Business Name

Majorities (92.7%) of the MSMEs do not have business names; the reason being that they normally operate directly from their houses and therefore do not see the need to name their businesses. Table 3 presents the responses from the MSMEs.

Table 3 MSMEs Business name

	YES		NO	
	Freq.	%	Freq.	%
Name of business?	13	7.2	167	92.8

Source: Field Survey, 2015

Recommendation

MSMEs must be encouraged to have business names for easy identification by customers and to aid in registration.

3.5 Business Finance

On the average 71.2% of the MSMEs indicated that they had knowledge in financial management. Only 28.2% indicated otherwise. However, all those who answered “Yes” used informal financial techniques to manage their business. As a result of this, there is no tracing of the capital used in starting the business to deduce the profit from the actual capital. Majority (51%) of these MSMEs were also ignorant of basic banking procedures. This prevented them from saving and accessing loans from the bank. The responses are presented in Table 4.

Table 4 Financial Knowledge about the Business

FINANCIAL LITERACY	YES		NO	
	Freq.	%	Freq.	%
Do you know how to manage your business finances?	146	81.1	34	18.9
Do you have a means to assess your Profit?	164	91.1	16	8.9
Do you have a source of capital?	118	65.9	61	33.9
Do you have knowledge about Banking?	85	47	93	51
AVERAGE PERCENT		71.2		28.2

Source: Field survey, 2015

Recommendation

The MSMEs should be trained in simple book keeping to enable them keep records of their fish processing and other businesses. Furthermore those who do not know the importance of record keeping should be encouraged to keep records of their activities

3.6 Health, Safety and Environment

On the average 51.8% of the respondents have knowledge about health safety and environmental issues associated with their processing activities but do not have mechanisms in place to mitigate such unhealthy and unsafe environmental issues. Although 59.4% indicated that they had proper waste disposal sites, it was realized that they dumped their waste into the sea, rivers and lagoons. The by-products of the processed fish are however sold as poultry feed. 70.6% of the respondents do not use safety gears in their processing activities; which is a threat to their health. Most of them (82%) were ignorant of the effect of smoke on their health. The responses are presented in Table 5 below

Table 5 Health, Safety and Environmental Issues

HEALTH,SAFETY,ENVIRONMENT	YES		NO	
	Freq.	%	Freq.	%
Do you have any knowledge about health, safety and environmental issues associated with your activities?	149	82	31	17
Do you have any mitigating measures in place?	51	28.3	129	71.7
Are you aware of the effect of smoke on your health and environment?	102	56.7	78	43.3
Do you use safety gears during your activities ie fish processing and others?	52	28.9	127	70.6
Do you have first aid box at the place of business?	51	28.3	128	71.1
Do you have a safe site for by-products?	111	61.7	69	38.3
Do you have a proper site for waste disposal?	107	59.4	73	40.6
Do you have good and safe environment for your business?	124	68.9	55	30.6

AVERAGE PERCENT		51.8		47.9
------------------------	--	-------------	--	-------------

Source: Field Survey, 2015

Recommendation

MSMEs need to be trained in the use of protective gears for their processing activities to reduce workplace accidents. They should also be trained to keep a healthy and conducive environment at the processing sites and to adopt the appropriate risk-control measures.

3.7 Marketing

Sixty-six percent (66%) of the MSMEs have basic marketing skills. Seventy-seven percent (77%) know how to negotiate and set sales price; 75% know how to attract and maintain more customers whilst 67.2% have established target markets; mainly, Kumasi, Mankessim, Ho, Denu and Togo (Lome). On the other hand, 52.2% do not know how to close daily sales whilst 42.8% do not know their customer's needs as they only sell the fish they get at the beaches. Table 6 presents the responses.

Table 6 Basic Marketing Practices

MARKETING/CUSTOMER CARE	YES		NO	
	Freq	%	Freq	%
Do you know how to attract and maintain more customers?	130	72.2	50	27.8
Do you have basic accounting knowledge and how to close daily sales?	85	47.2	94	52.2
Do you have an established target market?	121	67.2	59	32.8
Do you want to expand beyond your established target market?	135	75	45	25
Do you look out for what customers want?	103	57.2	77	42.8
Do you know how to negotiate product price and set sales price?	138	76.7	42	23.3
AVERAGE PERCENT		65.9		33.98

Source: Field survey, 2015

Recommendation

The MSMEs need training in how to expand their market beyond the target market as indicated by 75% of the respondents. Also, they need training in tailoring their fish products to meet customer needs.

3.8 Pricing

Sixty-eight percent (68%) of the respondents know how to price their products using baskets, pans and buckets. The responses are presented in Table 7.

Table 7 Pricing

PRICING	YES		NO	
	Freq.	%	Freq.	%
Do you use Crates, Boxes, and Pans, basket or weighing scale as a measure of pricing your product?	123	68	56	32

Source: Field survey, 2015

Recommendation

It is recommended that, the MSMEs be trained in using weighing scales and modern techniques of pricing as a means of measurement in selling their fish.

3.9 Record Keeping

Averagely, 55% of the respondents do not know record keeping. Fifty-seven percent (57) have however thought of keeping records of their business activities whilst 48.9% know the importance of keeping records on their business. Table 8 presents the responses.

Table 8 Record Keeping

	YES		NO	
	Freq.	%	Freq.	%
RECORD KEEPING				
Do you know the importance of records keeping?	88	48.9	92	51.1
Do you have records on your business finances?	66	36.7	114	63.3
Do you keep records in books or computers?	67	37.2	113	62.8
Have you ever thought of keeping records on all your business activities?	102	56.7	78	42.9
AVERAGE PERCENT		44.9		55

Source: Field survey, 2015

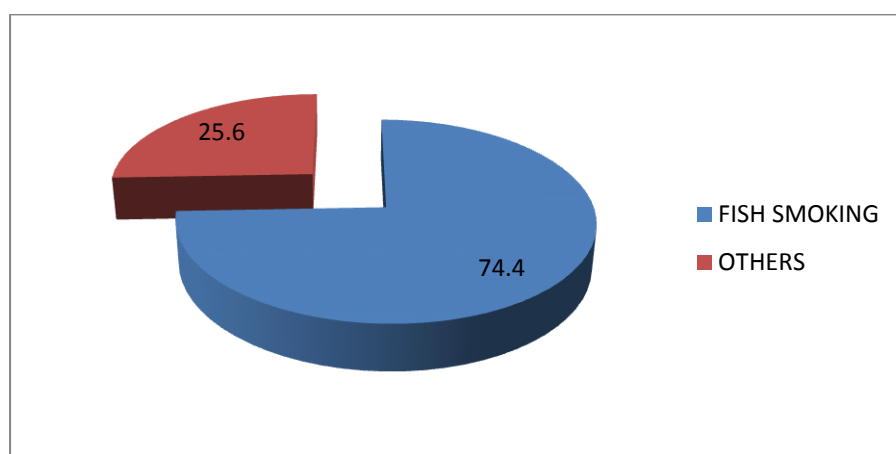
Recommendation

We recommend that the MSMEs should be trained to keep proper records of their businesses.

3.10 Post Harvest Management

Majority (74.4%) of the MSMEs were into fish smoking whilst 25.6 engaged in salting and drying; sale of fresh fish and fish frying. This is shown in Figure 2.

Figure 2 Fishing Activities



Source: Field survey, 2015

Seventy-seven percent (77 %) had knowledge in healthy fish handling but observation showed that they did not practice proper fish handling methods. Seventy-five percent (75%) use chorkor smokers in smoking their fish whilst 71.7% experience post-harvest losses due to spoilage of fish during processing, by animals, through pilfering, and loss of fish through burning. Fish caught using dynamite also gets spoiled during processing. Table 9 presents the responses.

Table 9 Post Harvest Management

Post-Harvest Management	YES		NO	
	Freq .	%	Freq .	%
Are you a fish smoker?	134	74.4	46	25.6
What kind of fish smoker do you use?	135	75	44	24.4
Will you like to be thought about new improved fish smokers?	138	76.7	42	23.3
Do you have any knowledge about healthy fish handling?	140	77.8	40	22.2
Do you experience post-harvest losses?	129	71.7	51	28.3
AVERAGE PERCENT		75.12		24.76

Source: Field survey, 2015

Recommendation

The MSMEs need to be taught on the use of improved fish smokers as indicated by 76.7% of the respondents; and on how to reduce post-harvest losses.

3.11 General Training Assessments

Majority (90%) of the respondents indicated that they had not received any training in Business Management. Only 10% of them had had some training in Book keeping, Calculating profit, Financial management, Proper fish handling and Investment of profit

Table 10 Management Training

Have you received any business management training	YES		NO	
	Freq.	%	Freq.	%
TOTAL	18	10	162	90

Source: Field survey, 2015

Respondents who had not received any Business Development training were asked to indicate whether they would like to be trained in Business Management. Ninety-seven percent (97%) of them answered ‘Yes’ whilst 3% were not interested in Business Development Training. This is presented in Table 11.

Table 11 MSMEs interest in Business Management Training

IF NO, would you like to be trained	YES		NO	
	Freq.	%	Freq.	%
TOTAL	175	97	5	3

Source: Field Survey, 2015

3.11.1 Areas for Training

Those who requested for Business Development training proposed the following areas:

- Diversified livelihood
- Investment
- Bookkeeping
- Savings/banking
- Financial management
- Health and safety
- Healthy fish handling
- Customer care
- Calculating profit
- Credit management
- Improved smoking technologies

4.0 CHALLENGES

- Although some of the respondents requested to be trained, they did not know the type of training they needed. Almost all of them suggested that they needed a type of training that would be beneficial to the upkeep of their processing business
- Negative attitude towards training; they felt they already had knowledge on the nitty-gritties of their processing activities

5.0 LESSONS LEARNT

- Effective collaboration with community facilitators enhances the implementation of project activities. For instance, the Community Facilitators helped in carrying out the MSME needs assessment exercise timely and efficiently

6.0 CONCLUSION /WAY FORWARD

The analysis revealed that the women had general knowledge in how to attract customers, calculate profit, negotiate product price and set sales prices. They were however weak in record keeping, accounting practices, Packaging, storing and branding; reduction of post-harvest losses, proper waste disposal, use of safety gears, health hazards associated with their work as well as basic banking procedures. Training for these MSMEs should therefore be designed to build their capacity in these areas.